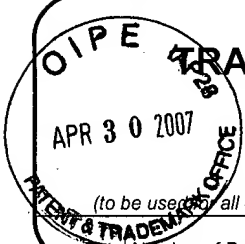
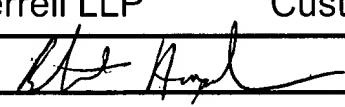


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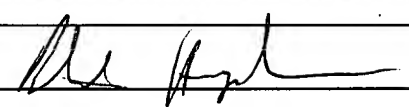
	<b>TRANSMITTAL FORM</b>		Application Number	09/851,553
			Filing Date	May 8, 2001
			First Named Inventor	Jerry Shaw-Yau Chang
			Art Unit	3693
			Examiner Name	Kirsten Sachwitz Apple
(to be used for all correspondence after initial filing) Total Number of Pages in This Submission		9	Attorney Docket Number	PA1640US

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): 1) Confirmation Postcard
Remarks Total page number does not include postcard.		

## SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Carr & Ferrell LLP			Cust. No. 22830
Signature				
Printed name	Robert D. Hayden			
Date	April 27, 2007	Reg. No.	42,645	

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IN THE UNITED STATES  
PATENT AND TRADEMARK OFFICE

APPLICANTS: Jerry Shaw-Yau Chang et al.  
SERIAL NO.: 09/851,553  
CONF. NO.: 4034  
FILING DATE: May 8, 2001  
TITLE: System and Method for Electronic Transaction Settlement  
EXAMINER: Kirsten Sachwitz Apple  
ART UNIT: 3693  
ATTY. DKT. NO: PA1640US

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**AMENDMENT AFTER FINAL**

Sir:

In response to the Final Office Action mailed on February 27, 2007, please consider the following remarks.